

<i>SERFF Tracking Number:</i>	<i>CAPC-125504615</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Capitol Indemnity Corporation</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>08-IM-RA/RU-CW-022</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0006 Other Personal Inland Marine</i>
<i>Product Name:</i>	<i>VALUABLE ARTICLES POLICY</i>		
<i>Project Name/Number:</i>	<i>VALUABLE ARTICLES POLICY/08-IM-RA/RU-CW-022</i>		

Filing at a Glance

Company: Capitol Indemnity Corporation

Product Name: VALUABLE ARTICLES POLICY SERFF Tr Num: CAPC-125504615 State: Arkansas

TOI: 09.0 Inland Marine

SERFF Status: Closed

State Tr Num: EFT \$100

Sub-TOI: 09.0006 Other Personal Inland Marine

Co Tr Num: 08-IM-RA/RU-CW-022

State Status: Fees verified and received

Filing Type: Rate/Rule

Co Status:

Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding

Authors: Lois Beld, Amanda Mullen

Disposition Date: 03/17/2008

Date Submitted: 03/12/2008

Disposition Status: Filed

Effective Date Requested (New): 04/01/2008

Effective Date (New): 04/01/2008

Effective Date Requested (Renewal): 04/01/2008

Effective Date (Renewal):

04/01/2008

State Filing Description:

General Information

Project Name: VALUABLE ARTICLES POLICY

Project Number: 08-IM-RA/RU-CW-022

Reference Organization: N/A

Reference Title: N/A

Filing Status Changed: 03/17/2008

State Status Changed: 03/12/2008

Corresponding Filing Tracking Number: 08-IM-FO-CW-022

Filing Description:

Re: Personal Inland Marine Program

File Number: 08-IM-RA/RU-CW-022

Effective Date: On or after April 01, 2008 New Business;

Company NAIC Number: 10472

FEIN: 39-0971527

Status of Filing in Domicile: Authorized

Domicile Status Comments:

Reference Number: N/A

Advisory Org. Circular: N/A

Deemer Date:

<i>SERFF Tracking Number:</i>	<i>CAPC-125504615</i>	<i>State:</i>	<i>Arkansas</i>
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We submit for your review and approval rates and rules applicable to our PERSONAL INLAND MARINE PROGRAM.

The Personal Inland marine program offers customized inland marine coverage for personal fine art and personal floater risks, including jewelry, silverware and other collectibles. Coverage includes an independent policy form, which is broader than other forms in the marketplace. The Program will be managed by seasoned insurance professionals with an average of 25 years experience as primary company, inland marine underwriters. The program will also offer a Value-Added claims service with a network of claims adjuster who specialize in the handling and management of fine art and inland marine claims.

Company and Contact

Filing Contact Information

Lois Beld, Senior Product Analyst	libeld@capitolindemnity.com
PO Box 5900	(608) 829-4215 [Phone]
Madison, WI 53705	(608) 829-7402[FAX]

Filing Company Information

Capitol Indemnity Corporation	CoCode: 10472	State of Domicile: Wisconsin
PO Box 5900	Group Code: 501	Company Type:
Madison, WI 53705	Group Name:	State ID Number:
(608) 829-4200 ext. [Phone]	FEIN Number: 39-0971527	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	No
Fee Explanation:	One rate filing @ \$100
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Capitol Indemnity Corporation	\$100.00	03/12/2008	18527510

SERFF Tracking Number:	CAPC-125504615	State:	Arkansas
Filing Company:	Capitol Indemnity Corporation	State Tracking Number:	EFT \$100
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TOI:	09.0 Inland Marine	Sub-TOI:	09.0006 Other Personal Inland Marine
Product Name:	VALUABLE ARTICLES POLICY		
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	03/17/2008	03/17/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	03/12/2008	03/12/2008	Amanda Mullen	03/17/2008	03/17/2008

<i>SERFF Tracking Number:</i>	<i>CAPC-125504615</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>08-IM-RA/RU-CW-022</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0006 Other Personal Inland Marine</i>
<i>Product Name:</i>	<i>VALUABLE ARTICLES POLICY</i>		
<i>Project Name/Number:</i>	<i>VALUABLE ARTICLES POLICY/08-IM-RA/RU-CW-022</i>		

Disposition

Disposition Date: 03/17/2008

Effective Date (New): 04/01/2008

Effective Date (Renewal): 04/01/2008

Status: Filed

Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Capitol Indemnity Corporation	0.000%	\$0	0	\$0	0.000%	0.000%	0.000%

SERFF Tracking Number:	CAPC-125504615	State:	Arkansas
Filing Company:	Capitol Indemnity Corporation	State Tracking Number:	EFT \$100
Company Tracking Number:	08-IM-RA/RU-CW-022		
TOI:	09.0 Inland Marine	Sub-TOI:	09.0006 Other Personal Inland Marine
Product Name:	VALUABLE ARTICLES POLICY		
Project Name/Number:	VALUABLE ARTICLES POLICY/08-IM-RA/RU-CW-022		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	No
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	No
Supporting Document	ACTUARIAL INFORMATION	Filed	Yes
Rate (revised)	ARKANSAS VALUABLE PERSONAL ARTICLES POLICY RATES	Filed	Yes
Rate	VALUABLE PERSONAL ARTICLES POLICY RATING MANUAL		Yes

SERFF Tracking Number: CAPC-125504615 State: Arkansas
Filing Company: Capitol Indemnity Corporation State Tracking Number: EFT \$100
Company Tracking Number: 08-IM-RA/RU-CW-022
TOI: 09.0 Inland Marine Sub-TOI: 09.0006 Other Personal Inland Marine
Product Name: VALUABLE ARTICLES POLICY
Project Name/Number: VALUABLE ARTICLES POLICY/08-IM-RA/RU-CW-022

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 03/12/2008
Submitted Date 03/12/2008
Respond By Date
Dear Lois Beld,

This will acknowledge receipt of the captioned filing.

Objection 1

- VALUABLE PERSONAL ARTICLES POLICY RATING MANUAL (Rate)

Comment:

Rate Ranges are not allowed. Pursuant to ACA 23-67-211(a) all rates must be filed with the Department.

Please feel free to contact me if you have questions.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

Sincerely,

Becky Harrington

Response Letter

Response Letter Status Submitted to State
Response Letter Date 03/17/2008
Submitted Date 03/17/2008

Dear Becky Harrington,

Comments:

Response 1

Comments: Please see the attached specific rates for the state of Arkansas.

Related Objection 1

Applies To:

- VALUABLE PERSONAL ARTICLES POLICY RATING MANUAL (Rate)

SERFF Tracking Number: CAPC-125504615 State: Arkansas
 Filing Company: Capitol Indemnity Corporation State Tracking Number: EFT \$100
 Company Tracking Number: 08-IM-RA/RU-CW-022
 TOI: 09.0 Inland Marine Sub-TOI: 09.0006 Other Personal Inland Marine
 Product Name: VALUABLE ARTICLES POLICY
 Project Name/Number: VALUABLE ARTICLES POLICY/08-IM-RA/RU-CW-022

Comment:

Rate Ranges are not allowed. Pursuant to ACA 23-67-211(a) all rates must be filed with the Department.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
ARKANSAS VALUABLE PERSONAL ARTICLES POLICY RATES	PCR 0104-AR (03-08)	New	
Previous Version			
VALUABLE PERSONAL ARTICLES POLICY RATING MANUAL	PCR 0104 (03-08)	New	

Sincerely,
 Amanda Mullen, Lois Beld

<i>SERFF Tracking Number:</i>	<i>CAPC-125504615</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Capitol Indemnity Corporation</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>08-IM-RA/RU-CW-022</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0006 Other Personal Inland Marine</i>
<i>Product Name:</i>	<i>VALUABLE ARTICLES POLICY</i>		
<i>Project Name/Number:</i>	<i>VALUABLE ARTICLES POLICY/08-IM-RA/RU-CW-022</i>		

Rate Information

Rate data applies to filing.

Filing Method:	FILE AND USE
Rate Change Type:	Neutral
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	
Filing Method of Last Filing:	NA

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Capitol Indemnity Corporation	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

<i>SERFF Tracking Number:</i>	<i>CAPC-125504615</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Capitol Indemnity Corporation</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>08-IM-RA/RU-CW-022</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0006 Other Personal Inland Marine</i>
<i>Product Name:</i>	<i>VALUABLE ARTICLES POLICY</i>		
<i>Project Name/Number:</i>	<i>VALUABLE ARTICLES POLICY/08-IM-RA/RU-CW-022</i>		

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	ARKANSAS VALUABLE PERSONAL ARTICLES POLICY RATES	PCR 0104-AR (03-08)	New	PCR 0104-AR _03-08_.pdf

**ARKANSAS
VALUABLE PERSONAL ARTICLES POLICY RATES**

I. Minimum Premium: The minimum premium for a Personal Inland Marine Policy is \$500.

II. Rates: The premium is developed by applying the rate to each \$100 of insurance.

Class Description	Rates
A. Fine Arts	
1. Annual Base Rates Valuable Personal Articles Policy	.17
2. Exhibition Rates Valuable Personal Articles Policy	.05 per month
3. Transit Rates Valuable Personal Articles Policy	.10 each way
B. Jewelry	
1. In-vault	.30
2. Out-of vault	1.20
C. Furs	.75
D. Silverware	.75
E. Stamps	.50
F. Coins	1.00
G. Guns	1.50
H. Collectibles	.50

III. Individual Risk Pricing Modifications: The underwriter determines the Individual Risk Pricing Modifications for each account based upon an analysis of the following risk characteristics:

Premises Security: Minimally, smoke detectors are required for any location. As the value of the collection increases fire and burglary protection must be enhanced. The pricing should reflect the existence of additional fire and security measures including central station alarms, sprinkler systems, the level of public fire protection, as well as the available water supply and extended periods of unoccupancy.

+20% to - 20%

As the values increase the level of other surveillance type security measures should be reflected in the pricing. This may take the form of a building doorman, a gate-guarded community or other similar precautions.

Pricing should also contemplate any change in exposure related to items normally kept in a safe or bank vault, items normally kept in a private or public storage facility, or items on temporary or permanent loan to a museum, gallery, or other public exhibit.

ARKANSAS
VALUABLE PERSONAL ARTICLES POLICY RATES

Age of Structure(s): The age of the structure should be reflected in the pricing. Newer construction is preferred. While older structures (greater than 25 years) are acceptable as long as the heating, electrical, plumbing and roof have been fully updated, pricing should be higher than newly constructed buildings.

+10% to - 10%

Occupancy: Single-family homes are preferred. Pricing should contemplate multiple occupancies such as apartment buildings, condominiums, and cooperatives. Pricing should also contemplate any significant adjacent commercial structures.

+. 05% to -.05%

Geographic Location: Pricing should contemplate increased loss exposure for premises located in catastrophe-exposed areas, (i.e. Earthquake, flood, wind)?

+20% to - 20%

Lifestyle and Maturity: Pricing should contemplate the maturity level of the insured including years at current and previous residences, years at current and previous employers, marital status, occupation, travel habits, and financial stability. Pricing should also reflect any individual notoriety or celebrity status.

+10% to -10%

Loss History: Pricing should reflect the insured's loss history, including loss frequency, loss severity and precautions taken to prevent further similar losses, as well as any loss limitations and/or deductible usage.

+20% to - 20%

Spread of Risk: Pricing should contemplate a desirable spread of risk among multiple locations (residences). Further considerations include a high concentration of value in one or a few items.

+15% to -15%

IV. Deductible Options – Per Occurrence: The following deductible options are available and apply to all classes of valuable personal articles.

Deductible Option	Credit	Max. Credit
\$ 500	10%	\$ 100
\$1,000	15%	\$ 200
\$2,500	20%	\$ 500
\$5,000	30%	\$1,000
	Refer to company	

SERFF Tracking Number: CAPC-125504615 State: Arkansas
Filing Company: Capitol Indemnity Corporation State Tracking Number: EFT \$100
Company Tracking Number: 08-IM-RA/RU-CW-022
TOI: 09.0 Inland Marine Sub-TOI: 09.0006 Other Personal Inland Marine
Product Name: VALUABLE ARTICLES POLICY
Project Name/Number: VALUABLE ARTICLES POLICY/08-IM-RA/RU-CW-022

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty

Review Status:
Filed 03/17/2008

Comments:

Attachment:

AR Rate Transmittal Doc.pdf

Satisfied -Name: ACTUARIAL INFORMATION

Review Status:
Filed 03/17/2008

Comments:

Attachment:

Actuarial Memo & Pricing.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

3. Group Name					Group NAIC #
4. Company Name(s)	Domicile	NAIC #	FEIN #	State #	

5. Company Tracking Number	
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
7. Signature of authorized filer				
8. Please print name of authorized filer				

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)				
10. Sub-Type of Insurance (Sub-TOI)				
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]				
12. Company Program Title (Marketing title)				
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)			
14. Effective Date(s) Requested	New:		Renewal:	
15. Reference Filing?	<input type="checkbox"/> Yes <input type="checkbox"/> No			
16. Reference Organization (if applicable)				
17. Reference Organization # & Title				
18. Company's Date of Filing				
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved			

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	
21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]	

[illegible]

***Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	
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☐ Rate Increase ☐ Rate Decrease ☐ Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	
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4a.	Rate Change by Company (As Proposed)
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)

4b.	Rate Change by Company (As Accepted) For State Use Only
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

5.	Overall Rate Information (Complete for Multiple Company Filings only)
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		COMPANY USE	STATE USE
5a	Overall percentage rate indication (when applicable)		
5b	Overall percentage rate impact for this filing		
5c	Effect of Rate Filing – Written premium change for this program		
5d	Effect of Rate Filing – Number of policyholders affected		

6.	Overall percentage of last rate revision	
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7.	Effective Date of last rate revision	
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8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	
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9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01		[] New [] Replacement [] Withdrawn	
02		[] New [] Replacement [] Withdrawn	
03		[] New [] Replacement [] Withdrawn	

Actuarial Memo

The attached rates are derived from an analysis of ISO loss costs and competitor rates, adjusted for Capitol's expenses. The Valuable Personal Articles Pricing document explains how a rate within a range will be determined. As Capitol starts to accumulate premium and loss information under this new program, we will be better able to make decisions and further refine the rating plan.

Capitol Insurance Companies Valuable Personal Articles Pricing

The underwriter determines pricing for each account based upon an analysis of the following risk characteristics:

Premises Security: Minimally, smoke detectors are required for any location. As the value of the collection increases fire and burglary protection must be enhanced. The pricing should reflect the existence of additional fire and security measures including central station alarms, sprinkler systems, the level of public fire protection, as well as the available water supply and extended periods of unoccupancy.

As the values increase the level of other surveillance type security measures should be reflected in the pricing. This may take the form of a building doorman, a gate-guarded community or other similar precautions.

Pricing should also contemplate any change in exposure related to items normally kept in a safe or bank vault, items normally kept in a private or public storage facility, or items on temporary or permanent loan to a museum, gallery, or other public exhibit.

Age of Structure(s): The age of the structure should be reflected in the pricing. Newer construction is preferred. While older structures (greater than 25 years) are acceptable as long as the heating, electrical, plumbing and roof have been fully updated, pricing should be higher than newly constructed buildings.

Occupancy: Single-family homes are preferred. Pricing should contemplate multiple occupancies such as apartment buildings, condominiums, and cooperatives. Pricing should also contemplate any significant adjacent commercial structures.

Geographic Location: Pricing should contemplate increased loss exposure for premises located in catastrophe-exposed areas, (i.e. Earthquake, flood, wind)?

Lifestyle and Maturity: Pricing should contemplate the maturity level of the insured including years at current and previous residences, years at current and previous employers, marital status, occupation, travel habits, and financial stability. Pricing should also reflect any individual notoriety or celebrity status.

Loss History: Pricing should reflect the insured's loss history, including loss frequency, loss severity and precautions taken to prevent further similar losses, as well as any loss limitations and/or deductible usage.

Spread of Risk: Pricing should contemplate a desirable spread of risk among multiple locations (residences). Further considerations include a high concentration of value in one or a few items.

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<i>Filing Company:</i>	<i>Capitol Indemnity Corporation</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>08-IM-RA/RU-CW-022</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0006 Other Personal Inland Marine</i>
<i>Product Name:</i>	<i>VALUABLE ARTICLES POLICY</i>		
<i>Project Name/Number:</i>	<i>VALUABLE ARTICLES POLICY/08-IM-RA/RU-CW-022</i>		

Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Rate and Rule	VALUABLE PERSONAL ARTICLES POLICY RATING MANUAL	03/11/2008	PCR 0104 _03-08_ Valuable Personal Articles Policy Rating Manual.pdf

Capitol INDEMNITY CORPORATION

P. O. Box 5900 Madison, WI 53705

VALUABLE PERSONAL ARTICLES POLICY RATING MANUAL

I. Minimum Premium: The minimum premium for a Personal Inland Marine Policy is \$500.

II. Rates: The premium is developed by applying the rate to each \$100 of insurance.

Class Description	Range of Rates		
A. Fine Arts			
1. Annual Base Rates Valuable Personal Articles Policy	.08	to	.50
2. Exhibition Rates Valuable Personal Articles Policy	.01	to	.50
3. Transit Rates Valuable Personal Articles Policy	.01	to	.50
B. Jewelry			
1. In-vault	.20	to	1.00
2. Out-of vault	.90	to	4.00
C. Furs	.40	to	.75
D. Silverware	.30	to	.75
E. Stamps	.50	to	1.00
F. Coins	1.00	to	2.50
G. Guns	1.50	to	3.00
H. Collectibles	.50	to	4.00

II. Deductible Options – Per Occurrence: The following deductible options are available and apply to all classes of valuable personal articles.

Deductible Option	Credit	Max. Credit
\$ 500	10%	\$ 100
\$1,000	15%	\$ 200
\$2,500	20%	\$ 500
\$5,000	30%	\$1,000
	Refer to company	